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PATENT, TRADEMARK, COPYRIGHT  
LAW AND RELATED ISSUES  
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Date of Deposit: October 12, 2001

Assistant Commissioner for Patents  
Washington, D.C. 20231

Re: New U.S. Patent Application of:  
Applicant: David Ellis et al.  
For : INTEGRATIVE RISK MANAGEMENT SYSTEM  
METHOD  
Our File : S85.12-0001

Dear Sir:

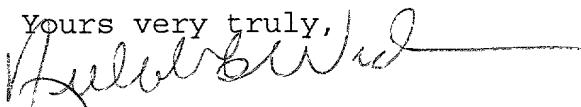
Enclosed for filing are the following papers in connection  
with the above-identified patent application:

1. Complete specification and claims.  
18 pages Specification  
6 pages claims  
1 page Abstract
2. Unexecuted Combined Declaration and Power of Attorney  
(4 pages).
3. 4 sheets of drawings.

The filing fee is not enclosed with this communication.  
Pursuant to 35 USC § 111 and 37 CFR §§ 1.53(b) and 1.53(f), the  
filing fee, executed Declaration and executed Verified Statement  
Claiming Small Entity Status (if applicable) will be filed  
separately.

A filing date under 37 CFR §§ 1.10(b) and 1.53(b) of October  
12, 2001 is respectfully requested. The enclosed materials are  
being sent "Express Mail Post Office to Addressee" as of the date  
of this letter.

Yours very truly,



Nickolas E. Westman  
Reg. No. 20,147

NEW:daw  
Enc.

10/12/01  
1c951 U.S. PTO

1c979 U.S. PTO  
09/977050  
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